



2019/2020 ANNUAL REPORT & FINANCIAL STATEMENTS

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Registered number: 03248392
Charity number: 1059672

To protect people's identities the photos used in this report are stock images.

Message from David Morris,

Chief Executive

Thank you very much for your interest in NOAH.

Founded in 1987, NOAH Enterprise has earned a reputation for working with people experiencing poverty and other disadvantages, to help them to make positive changes in their lives. We have a particular care for people and families who find themselves destitute, or homeless. We take pride in the fact that our door is open to anybody who seeks our help, whether it be in finding a place to live, learning new skills, or getting back into the world of work.

During the year to March 2020, NOAH were privileged to work with many inspiring people, and you'll see the impact of work within this report. For me, highlights included working with Omar, who was homeless and had problems with his UK residency – Omar is now settled in his own home, and working at Clarks Construction. Hayley, like many people, has battled with depression and anxiety since childhood, and through the mindfulness techniques learned at the NOAH Academy, found the positivity and confidence she needed to get back into work, landing a job with Meiklejohn Pharmacy. And Marek, like many young people, found that the employment market is extremely competitive for those early in their careers, but through work experience in NOAH's social enterprises, gained the skills and experience to differentiate himself and is now pursuing a career in the Polish Embassy. Omar, Hayley and Marek are just a few of the people that NOAH supported during 2019-20, and we feel humbled each day to learn of the experiences of our clients, and witness their resilience and perseverance in action as they strive to move forwards in their lives.

None of this work would be possible without the support of our community, our partners, and our funders. I'd like to take this opportunity to thank each and every one of you from the bottom of our hearts,

for affording NOAH the privilege of doing the work that we do. Our vocation is to provide practical help to those who need it most. With your ongoing support, and through our talented and dedicated staff and volunteers, we've served thousands of people in need over several decades, and will help thousands more to change their lives in the decades to come.

Turning to 2020 and beyond, Coronavirus will of course have a huge effect on NOAH as it has for everybody. Already we are seeing an enormous increase in the number of families approaching NOAH in destitution; and six months into the pandemic we have supplied hundreds of households with starter packs of bedding, cookware and other essentials. We have adapted our training courses to make the most of digital technology, and during the first wave we delivered three meals per day to every person sleeping rough in Luton, seven days per week. As we firm up our plans for the 2021-2026 period, we are adapting to the new socio-economic conditions we find ourselves in, as well as evolutions in central government policy, and of course Brexit. In the immediate future, our 2020-21 priorities will be to rebuild our Welfare Centre to enable us to offer even more training and shelter to the community, and to launch our new social enterprise, Rainbow Recruitment, through which NOAH will partner with employers to discover candidates with exceptional talent, and help people who have experienced disadvantage to build their professional skills and experience.

Thank you for taking the time to read NOAH's annual report, and thank you to all of our clients, our supporters, and all of our staff and volunteers, for all that you do.

David Morris, Chief Executive



TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2020

The trustees are pleased to present their annual trustees' report together with the financial statements of the charity for the year ending 31 March 2020 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

As the charitable company ("charity") is limited by guarantee, no shares are held in the charity. The governing document of the charity is the Memorandum and Articles of Association. The charity was incorporated on 11 September 1996. Charity registration was given on 12 December 1996, charity number 1059672.

Members' liability

Each member of the charitable company undertakes to contribute to the assets of the charitable company in the event of it being wound up while they are a member, or within one year after they cease to be a member, such amount as may be required, not exceeding £1, for the debts and liabilities contracted before they ceased to be a member.

Trustees' indemnities

Trustees benefit from indemnity insurance to cover the liability of the Trustees which by virtue of any rule of law would otherwise attach to them in respect of any negligence, default or breach of charitable company or breach of duty of which they may be guilty in relation to the charitable company.

Organisational structure and decision making

The Board of Trustees is responsible for the strategic management of the organisation and may co-opt new Members between General Meetings at which time their appointment is ratified.

The Board has reviewed the nature of its governance in the context of NOAH Enterprise's growth and relatively rapid expansion. As a result, the Trustees now hold 'business' meetings five times per annum and have added 2 further meetings solely dedicated to strategic development. In addition, the Chair meets with the Chief Executive frequently to discuss longer-range agenda items as well as strategic implementation and short-term issues or constraints.

There are four Board Committees which meet regularly prior to each Board meeting to scrutinise respectively welfare operations, finance, corporate services, and social enterprise. In 2020, it is envisaged that a Safeguarding Committee will be established.

Upon the outbreak of the coronavirus pandemic, trustee meetings and Board Committees have been conducted via video conference, in accordance with NOAH's governing document.

Method of appointment or election of trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Trustees are recruited via recommendations from existing Trustees and the Chief Executive, and there is a prescribed, structured induction process. On-going training is by input from the Chief Executive/Company Secretary as well as by attendance at relevant and appropriate events and courses.

Board of Trustees

The Board of Trustees who served during the year and up to the date of signing these financial statements were as follows:

Dr P J Ward - Chair

S Guyon

Lord McKenzie - Treasurer

T Spence

A T McDonald

O Bloor - Appointed 25 July 2019

Pay policy for senior staff

Salaries for members of the senior management team are set and agreed by the Board. The salaries are benchmarked against local authority NJC salary scales adjusted to the affordability of the charity.

Risk Management

The Board of Trustees has examined the major strategic, business and operational risks which the

charity faces and confirms that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks. The Board of Trustees continues to seek to establish the creation of adequate reserves to ensure that the work of the Charity can continue, and to avoid disruption of the service to beneficiaries which could happen as a result of the volatile and uncertain nature of charity income.

OBJECTIVES AND ACTIVITIES

Policies and Objectives

NOAH Enterprise seeks, out of Christian conviction, to help the most disadvantaged in the local community of Luton and across Bedfordshire. Particularly, it is focused on people who are homeless or at risk of being homeless, and others who are marginalised and socially excluded.

In order to meet its objectives, the charity operates a number of projects as follows: -

- Welfare Centre
- Street Outreach and Resettlement/Reconnections service
- Transitional housing service for people with no recourse to public funds
- The NOAH Academy providing training in English as a second language, basic life skills, preparation for employment and vocational skills
- Social Enterprise, including practical work experience

Strategies for achieving objectives

The Trustees have complied with the duty in part 1, chapter 1, section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

The Trustees believe that the projects listed above, and the achievements and outcomes recorded in this report, demonstrate that NOAH Enterprise prevents

and relieves poverty, and advances education, health, community development, human rights and environmental protection through its holistic approach to meeting the needs of disadvantaged members of society in Luton and in a wider area within Bedfordshire.

Activities for achieving objectives

For over 30 years NOAH has been providing support to the people in Luton and Bedfordshire who have nowhere else to turn. We believe in the fundamental dignity and worth of every individual. We were set up in 1987 by Sister Eileen, a Daughter of Charity of St Vincent de Paul, and our faith remains central to our mission. While established on Christian principles and conviction, we do not discriminate on the basis of a person's country of origin or ethnicity, sexuality, religion or disability.

NOAH supports people who are temporary or entrenched rough sleepers; are homeless, socially excluded or who have fallen into poverty. We recognise people come to us for many reasons, that they have complex needs, and are burdened by multiple problems. We aim to be the place in their lives where these issues do not continue to be insurmountable barriers, where they feel included and can take advantage of new opportunities.

The problems our service users face are complex and will include homelessness, unemployment, family breakdown, living in appalling housing conditions, loneliness and poverty. Many people will have a combination of health, mental health, and/or drug and alcohol problems. A considerable number of people, mostly Eastern European immigrants, have no access to benefits or any source of income and are often without identification papers.

NOAH understands that with the right support, people are able to achieve extraordinary transformations in their lives. Our holistic approach provides a pathway that enables them to do just that.

NOAH's Pathway from the streets to employment:
NOAH is a place of endless chances, and our holistic support covers:

- Outreach Team, who establish relationships with rough sleepers, street drinkers and those at risk
- Welfare Centre, offering hot meals, showers, laundry, health care, housing advice, and companionship.
- Housing First Scheme, which helps the most entrenched rough sleepers off the street.
- NOAH Academy, which provides a range of training for people to provide key skills and help progress towards further training or employment.
- Social Enterprise, which offers work experience and a range of employability skills. We restore furniture and refurbish white goods, which we sell to generate income to put back into the charity.



OVERVIEW OF 2019/20:

Context:

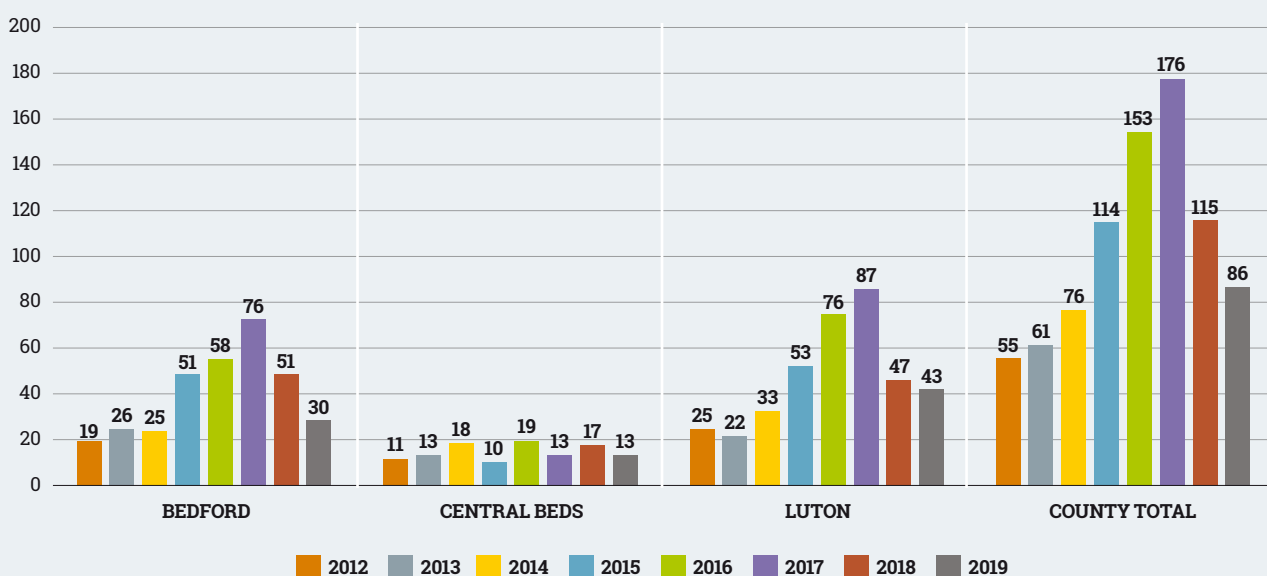
Official statistics don't capture the full extent of street homelessness locally. NOAH's welfare services have seen ever increasing demand over the last 4 years, and we are approaching the point where it is nearing capacity in its ability to cater for the number of people seeking support.

However, based on Local Authority figures (shown below) on rough sleeping locally, there has been a 50% reduction in homelessness in Luton from its peak in 2017. This was, in large part, a consequence of the investment made by Government into its "Rough Sleeping Initiative", whereby money was channelled into homelessness prevention. NOAH, along with other homeless agencies in Luton and across Bedfordshire, can change homelessness. We are invested locally and together we can continue to reach those in greatest need.

NOAH has worked with Government, Local Authorities and partners to ensure that the Rough Sleeping Initiative has had the maximum impact for local people. The following projects were introduced with this statutory backing, and give some insight into why the official levels of homelessness in the community have reduced:

- An outreach programme aimed at migrant rough sleepers. In the 3 years this scheme has been operating, we have reconnected 108 people with their home and helped 121 people into employment. It is worth bearing in mind that if this had not happened, they would be homeless and on the streets of Luton.
- Providing free accommodation for a fixed 3 month period to 6 people who have no recourse to public funds. In return each person gives 40 hours of their time each week to attend training provided by NOAH in English as a second language, and working in our social enterprise. By providing stability and enabling participants to gain qualifications essential to accessing employment we are seeing positive

ROUGH SLEEPER COUNT



results. Over the last 2 years only 4 of 40 participants have returned to rough sleeping. We are also running an extended winter migrant housing project which is built on the same premise. This is also achieving positive results, and since opening in December 2019, of the 23 people through the scheme only 3 have returned to rough sleeping.

- Working with people who are entitled to gain European Union Settled Status to become UK residents. Since 2019, we have engaged with 103 people, made 74 applications with 26 people being granted settled status, 12 are at the pre-settled status stage and 30 applications are pending Home Office consideration.
- Pioneering the Housing First programme, in partnership with Luton borough Council, which launched in late 2018 and has been highly successful. By March 2020 we had 12 tenants, 7 female and 5 male, with the service growing each month. All participants are people with highly complex needs, the rate of individual progress has been extraordinary, and the programme is being extended and increased in capacity.

These activities provide some context as to why the rough sleeper statistics are dropping, particularly in Luton. While progress has been made, the fact is that the official numbers will understate the local level because rough sleeping is fluid with more people coming onto the streets all the time.

There have been four events that occurred in the year that are of particular note. In chronological order, these are:

- (i) NOAH was awarded the contract for provision of a new and extensive street outreach service by Central Bedfordshire Council (CBC). We were delighted to be chosen to deliver this work which is at the heart of what we do and our purpose, and to have the opportunity of broadening our partnership with CBC
- (ii) Planning consent was given by Luton Borough Council for the construction of new premises to replace our existing and obsolete Welfare Centre.

The new building will be a 2-storey purpose built Centre costing approximately £5 million. We hope to be operating from the new building in 2022.

- (iii) A Chief Executive was recruited to take over from Jim O'Connor who retired after 20 years of committed and exemplary service. David Morris was appointed with Jim and the Board's full support and took up the position on 1st May 2020.
- (iv) The Coronavirus pandemic. NOAH has been at the forefront of homelessness support in the midst of the pandemic and has worked closely with Luton and Central Bedfordshire Councils to protect and care for rough sleepers. Consequently, accommodation was leased by the respective Councils and through NOAH's efforts the number of people sleeping rough in Luton fell from 43 people to 3 people, who remained on the streets as their own personal choice. NOAH was the only organisation providing both a presence on the streets and 3 meals per day 7 days per week to all those who were unable to buy food for themselves - a tremendous testimony to our staff and volunteers. The real challenges are waiting for us in the future. It would be a retrograde step if we as a nation allowed people tragically to revert to living on the streets. It would be counterproductive for the whole community; the virus has proved how inter-dependent we are as a people, and that the circumstance of one resident has repercussions for good or ill on others. The higher demand on public services of people with complex needs which will increase exponentially if not managed constructively through forward thinking investment as we have experienced with the Rough Sleeping Initiative.



Last year **728** different people came to our Luton Welfare Centre for support, we had **25,210** distinct visits, which is an average of **69** people per day.



NOAH's Achievements and Performance in the Year

By combining Welfare, Training and Work Experience NOAH's model is proven to make a difference to people as they rebuild their lives. Last year 728 different people came to our Luton Welfare Centre for support, we had 25,210 distinct visits, which is an average of 69 people per day. The demand for our frontline services continues to grow, and in the last year we accepted 465 new referrals for people needing NOAH's help. We served 5,726 breakfasts, 17,345 lunches and 5,865 evening meals to people living in poverty. We provided 365 winter shelter beds, 1,566 showers were taken, 1,807 items of clothing were given out, and we arranged for 272 dentist and doctor appointments.

Providing access to life's essentials and the simple act of serving a warm meal provides the foundations for all of our work. Through these interactions, we start to gain a person's trust, and encourage them to take advantage of NOAH's wider services. Thanks to our Welfare activities 198 people were supported into accommodation and 59 helped to avoid eviction. 204 people engaged with

meaningful training opportunities, and 66 people moved into employment. We helped secure EU Settled Status for 26 people, 122 people were supported with access to Benefits, and 312 people called the DWP. We were able to help 75 people to take meaningful steps to address their addictions and 61 people reconnected with their family.

NOAH's training and employment activities achieved high levels of impact as people continued on their pathway to independence. We enrolled 890 people on courses at our academy and satellite training courses, 88 people found jobs and 300 volunteers helped to deliver our services. To support training and employment opportunities we have 97 active partnerships with statutory & third sector organisations, churches, community groups and businesses. Our social enterprise served 34,071 customers.

While the numbers demonstrate NOAH's impact, they only tell part of the story. Our work makes a difference to people and the positive impacts are felt in their lives and their prospects for the future.



Darren & Kim's Story

Darren is only 34 but has a long history of rough sleeping since his teens. NOAH outreach workers first met him on the streets of Bedford in 2013. He came to Luton in 2016 and settled into begging and rough sleeping. He moved around Luton through different locations and became a familiar face to many people when he was rough sleeping outside Luton train station. This is where NOAH first met Darren.

Although Darren has spent small amounts of time in accommodation, this often does not last long as he has struggled with schizophrenia and feels trapped and claustrophobic. Darren was offered support by different outreach and support services in Luton but would only accept clothes and food. Darren is a prolific class A drug user, and was so entrenched in rough sleeping that this became a normal natural way of life to him.

Much like the duvet he had wrapped around him keeping him warm, Darren had a blanket of chaos, uncertainty and darkness shielding him from reality, living a chaotic life with no rules, responsibilities or expectations. All his trauma, losses and unhealthy choices made this blanket Darren's safe place, making it very hard to engage with him and for him to consider an alternative lifestyle.

After a year of repeatedly checking on Darren and offering him different services and hostels, finally, in the cold winter of 2018/19 he agreed to be picked up by NOAH outreach and taken to the Homeless Assessment Rapid Rehousing Pathway. Here we got to learn a little more about him, but he could not cope, and his stay was once again cut short as he returned to the streets.

In February 2019, Darren was seen again bedded down at the train station but now with a young woman, Kim. Although Darren didn't engage and swiftly moved away upon approach of outreach, Kim was more open to talking and disclosed information, so we began to build a positive relationship with her. Social services could not force Kim to accept their support. In March 2019 the couple had upgraded their duvet to a 6-berth tent that they pitched around the corner from the train station. We went to see them one day with an Outreach worker and a Mental Health worker, we took them both a warm cup of hot chocolate and were welcomed into their tent where the Mental Health worker completed a full review with Darren.

Darren was very open and told us about his childhood traumas, upbringing and what had led him to the lifestyle that he was leading. This was the beginning of a positive relationship with active engagement that led him to start to accept support and listen to information around harm reduction. Soon after this Darren and Kim started to come to NOAH and expressed an interest in changing their situation.

After much deliberation and pragmatic planning, Luton Borough Council Homelessness Team and the Rough Sleeper Initiative Team came up with a solution to bypass hostels and any other hurdles that had previously made things difficult for Darren and instead offered them both a chance to have a roof over their heads together in the form of temporary accommodation.

The accommodation has a doctor's surgery opposite and is in an area they knew and had what they needed to start a fresh journey. We supported them to apply for this move at the council and helped them both move in during December 2019, we then registered them both at the doctor and made appointments at drug support initiatives where they accessed needle exchange and triage sessions. We also collected Kim's ID documents from Milton Keynes for her, and their housing navigator ordered Darren a new birth certificate so that they could access benefits. We then opened a bank account where they will receive regular money making the need to beg a thing of the past. This is the longest Darren has stayed in a property in all the years that he has been homeless in Luton. They are both still in their accommodation in 2020 and, although progress is slow, this is a big achievement for them as a couple.

The next step on their journey is to enable them to both actively engage with a more stable quality of life. At the time of writing, the plan is to take them both for haircuts and to buy items for their property to make it more homely and put their stamp on it. We are hopeful as Darren and Kim are now consistently staying in this accommodation and are laying the foundations for them to have a new safe place to call home.

Financial Reflections

While there is a significant surplus of £191,152 in the accounts this is to allow the creation of a capital reserve which, in concert with other potential sources of income, will be used to build a replacement Welfare Centre at 141 Park Street.

Operational Reflections

NOAH orchestrates three quite different activities which combine to provide a pathway that can be joined at any point by the people we seek to support, as circumstances and need dictate. The business disciplines that are brought to bear differ because of their nature. In effect we are operating a social service, a college and a retail business. Importantly, they all interlink to provide the maximum opportunity for people to recover their lives.

Welfare

Four of the five welfare projects mentioned at the beginning of this report became further established in the year as they continued to generate increasingly positive returns. This indication of confidence by Commissioners was reinforced by Government, through the Local Authority, awarding a further contract in support of Migrant Rough Sleepers, originally to March 2020, subsequently extended to March 2021. The Central Bedfordshire Council commission for an extended street outreach service commencing in July 2019 was welcomed by us as a real commitment to addressing homelessness.

Government have invested in a replacement Medical facility within the current Welfare Centre as a key support to homeless people and a vital investment in homelessness prevention and minimising the possibility of spread of contagious disease such as Tuberculosis. This will be installed in April 2020.

Overall our welfare service has increased by 40% which is a tremendous reflection on Government and Local Authorities recognition of the homelessness problem and their investing accordingly, and our privilege and commitment to delivering an effective, compassionate

service underscored by an innovative and determined approach to achieve positive outcomes.

Training

This is such a vital component of the holistic span of service that underpins the rehabilitative pathway from living on the streets to a sustainable quality of life. However, our training services reach beyond our core clientele to a wider public who are in need. Perhaps not the urgent need of the rough sleeper but needs arising from unemployment, inertia, apprehension, lack of confidence." Perhaps not the urgent need of a rough sleeper but needs arising from unemployment, inertia, apprehension and lack of confidence. Our courses are structured to address these circumstances and delivered by empathetic and empowering tutors. The courses range from English as a second language to Creative Confidence with an accompanying menu of Digital Learning, Preparation for Employment, Cookery and Volunteering in the Community. 890 people from across Bedfordshire attended those courses, before lockdown, with great success.

Social Enterprise

Financial results were similar to the previous year which speaks highly of having maintained turnover in the face of the storm that blew through the retail sector.

It was particularly pleasing to continue providing a comprehensive service to people in crisis. In April 2013, as part of the changes introduced by the Welfare Reform Act 2012, the government stopped providing crisis loans and community care grants. These were two forms of discretionary financial support to help people deal with emergencies, resettle or remain living in the community, and to ease exceptional pressures on families. This responsibility was passed to local authorities. Luton Borough Council exercised that responsibility through NOAH in respect of the provision of household goods to those whom the local authority deemed qualified to receive that support. We had been pleased to provide a one-stop shop arrangement which gave the local authority significant benefit in saved administration costs and time-consuming process of

sourcing of goods from a variety of suppliers. However due to the extreme financial pressures on Luton Borough Council as a result of Coronavirus, they have cancelled the commission. It is so sad that the poorest are at the forefront in those adversely affected at times of crisis, as they were with the austerity recovery plan.

On the other hand, Central Bedfordshire Council have commissioned us to deliver an identical service for the next 2 years with a further 1-year option.

Social enterprise plays a key role in supporting several of NOAH's other projects by making work experience and skills learning opportunities available to those coming through our Welfare and Academy services, especially migrant rough sleepers being rehabilitated through our accommodation projects. Its positive social contribution and benefit are significant.

FUNDRAISING

The Charity's fundraising is concentrated predominantly on applications to charitable trusts and other funding sources such as the National Lottery. A much lesser stream of income comes from unsolicited voluntary donations from the community.

We are aware of and abide by fundraising standards in general and in particular as promulgated by the Charity Commission in their guidance document, "Charity fundraising: a guide to trustee duties".

As with most voluntary sector organisations, NOAH's fundraising efforts have been affected by the coronavirus pandemic. The coronavirus lockdown measures had a catastrophic impact to London Luton Airport, through which Luton Borough Council and Bedfordshire and Luton Community Foundation receive finance. This huge loss of income led to the decommissioning of the crisis support contract which NOAH held with Luton Borough Council, and a drop in support from Bedfordshire and Luton Community Foundation. Thus far, despite the financial pressures that Luton Borough Council are facing, there are no

indications of any further impact to NOAH's funding, since the vast majority of NOAH's statutory income through Luton Borough Council is channelled from central government funds which are ringfenced for people in extreme poverty, and are not directly affected by coronavirus.

NOAH has been fortunate enough to be able to access emergency funding from various trusts and foundations to alleviate the financial impact of coronavirus, which is most welcome. It is noteworthy that a large proportion of this emergency funding was sourced by the trusts and foundations from funds which they had originally earmarked for projects to prevent and relieve poverty – as such the net result of such emergency funding for NOAH was that certain funding sources which were expected to be restricted became unrestricted.

FINANCIAL REVIEW

The year ended with a surplus of £191,152 (2019: £123,625) which included £84,074 of grants received and not yet spent. Restricted funds increased by £28,910 (2019: increased by £3,944) and unrestricted funds increased by £162,242 (2019: increased by £119,681). Reserves total £1,151,111 (2019: £959,959) of which £84,074 (2019: £55,164) is restricted. Of the £1,067,037 unrestricted funds, £391,758 is represented by fixed assets, leaving £675,279 of free reserves.

In summary:

| | 2020 | 2019 |
|--------------------------------|------------|-----------|
| | £ | £ |
| Income | 2,136,184 | 1,926,192 |
| Expenditure | 1,945,032 | 1,802,567 |
| Net income for the year | 191,152 | 123,625 |
| Total funds | £1,151,111 | 959,959 |

Budgets are set annually. Actual results are measured against budget on a monthly basis, analysed and reported on. Such reports are tabled to the Board of Trustees at each of the five 'Business' meetings per

annum and the Board 'Away Days'. Prior to tabling to the Board financial reports are scrutinised by the Board's Finance Committee.

The principal funding sources for NOAH Enterprise are statutory funding from central and local government, charitable trust funding, grant from the Department of Foreign Affairs and Trade of the Irish Government, individual business, church and community group donations and contributions from social enterprise activity which also delivers tangible benefits to NOAH's target beneficiary group.

Details of NOAH's expenditure showing the amounts expended under different headings against each of the main charitable activities are given in note 8 to the accounts.

Reserves Policy

It is the Board of Trustees' policy to keep a proportion of unrestricted funds in reserve to supplement the restricted fund balance. At the year end the unrestricted fund reserve was £717,037 (2019: £554,795) excluding the revaluation reserve. The restricted fund balance was £84,074 (2019: £55,164). The general funds have been established for the purpose of allowing NOAH to meet its charitable objectives by ensuring the continuous operation of its programme of work and to make provision for unforeseen or uninsurable organisational obligations. NOAH also wishes to fulfil its charitable aims by being able to respond quickly to a changing funding environment and in response to the needs of its clients through innovative and development work.

Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Principal risks and uncertainties

Despite the worldwide impact of coronavirus, there

are no imminent risks to the continuing operation of NOAH. However, the main challenges that are being addressed include:

Our existing Welfare Centre premises, which we own, are in urgent need of replacement. Planning permission was granted in January 2020 for a new Welfare Centre on the same site in Luton. The coronavirus pandemic brings the risk of delays in raising sufficient funds for the project. To mitigate this risk, NOAH intends to invest in additional capital fundraising consultancy expertise in summer 2020, through which we will develop strategies to diversify funding sources. In Autumn 2020 NOAH plans to recruit a permanent Head of Fundraising and Business Development, with specialist expertise in capital projects.

Another particular challenge is determining an alternative location for our Furniture Store which is on a site that for 15 years has been subject to planned re-development into a retail park. That redevelopment has the prospect of beginning within the next 2 years. However, the risk of NOAH being evicted from these premises has in fact been partially mitigated by the coronavirus pandemic, since the financial case for the redevelopment has been damaged by the financial storm that has blown through the retail sector due to coronavirus.

However, the potential impact of coronavirus to NOAH's finances remains a key organisational risk, given that NOAH funding sources include local authorities, and retail operations. At a very early stage in the pandemic, NOAH sourced detailed forecasts from Public Health England as to the likely trajectory of the virus over 2020-2021. This enabled NOAH to base our budgets, risk management procedures, and operations around evidence-based assumptions, all of which have proven to be correct at the time of writing this report. Not only does this enable sound budget management, but also enables NOAH to keep our clients, staff and volunteers safe. NOAH will continue to monitor government guidance and to source Public Health expertise, in order that future plans can be constantly updated as

necessary. And our planning for our 2021-2026 strategy will encompass deep research into the socio-economic impacts of the virus, which will further enable NOAH to make prudent plans for the benefit of those who we support.

Volunteers

NOAH's work is made possible through the generous support of so many in the community be they partners, benefactors, supporters or, especially, volunteers. We have c300 people who give so generously of their time in operating our soup kitchen which provides a nourishing supper every evening of the year, serving as retail assistants in our charity shops, warehousing and acting as driver's assistants at our Furniture Store, working in furniture restoration and white goods refurbishment, administration and in enabling good governance and strategic management as trustees.

Despite the increasingly busy lives that people lead and the consequent limited availability of precious and scarce time, people continue to be attracted to the work of NOAH and we look to nurture that interest and commitment; it is prized and valued. During the initial coronavirus lockdown, many of our volunteers were unable to carry out their normal duties, which required our staff to pull out all of the stops to ensure our clients were well-supported. Our staff responded admirably. As lockdown measures are relaxed, our volunteers express their eagerness to return to NOAH in support of the poorest in our communities.

PLANS FOR FUTURE PERIODS

Future developments

The banner on our website has the strap line "Alleviating Poverty, Bringing Hope". That captures our intent and is the focus of all that we attempt to do in the context of our ethos as a Christian charity.

With NOAH's new Chief Executive, David Morris, taking up the post on 1st May 2020, NOAH's strategic objectives for 2020/21 include:

- **Advocacy and generating evidence:** Understand the perspectives of our beneficiaries and

customers, using evidence and insight to improve the circumstances of our beneficiaries

- **Develop profitability and impact of social enterprises:** Ensure social enterprises operate as effectively as possible, in the current circumstances of coronavirus and review how we should balance social impact with financial return.
- **Values, ethos and inclusion:** Ensure NOAH's values and ethos are fully embedded within our growing team, becoming increasingly inclusive as an organisation, and sharing power with our beneficiaries.
- **Expanding the academy:** Make the most of our existing training offer in context of the significant restrictions put upon classroom-based training, implementing blended online/offline learning programmes including 'Wellness in Lockdown'. Making sure that we seize upon any new opportunities for our beneficiaries which arise from central government coronavirus recovery initiatives.
- **Facilitation of physical and mental health support:** Enable our guests to access quality physical and mental healthcare, especially via our new medical centre to be constructed in April 2020.
- **Enabling joint working:** Consistently improve the pathway through NOAH's services for our clients, using Lottery support to hire dedicated staff to support people in their professional and personal development.
- **Review corporate governance:** Initiate a Safeguarding Board Committee in Autumn 2020, and continuously improve business assurance and quality
- **Strategy development:** Agree the 2021-26 organisational strategy, with a supporting fundraising and communications plan.
- **Successful launch of Rainbow Recruitment:** launch NOAH's innovative new social enterprise, Rainbow, on World Homeless Day in October 2020.
- **Supporting and developing our people:** Nurture the wellbeing of our staff and volunteers in context of the huge demands placed on them by coronavirus. Begin developing new training programmes for staff and volunteers, and reviewing employee benefits.

- **Welfare centre rebuild:** Develop detailed funding plans and building specifications, plan for temporary relocation of activities during construction, and take steps to ensure that the construction project creates training and employment opportunities for disadvantaged people in the community.

A Faith Based Charity

NOAH is a charity inspired by its Christian ethos, that is belief in God and a commitment to love our neighbour. Further than that it is a Vincentian work taking its example from the guidance and direction of St Vincent de Paul, the patron saint of the poor. He is the inspiration of an international Christian movement to provide practical, organised, empowering and helpful support to those in poverty, letting them know that they are not alone, but loved.

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2020

Trustees

Dr P J Ward - chair
S Guyon
Lord McKenzie
T Spence
A T McDonald
O Bloor - appointed 25 July 2019

Company Secretary

J O'Connor MBE - resigned 30 April 2020
D Morris - appointed 01 May 2020, resigned 04 June 2020
S Gill - appointed 04 June 2020

Chief Executive

J O'Connor MBE - resigned 30 April 2020
D Morris - appointed 01 May 2020

Principal and registered office

141 Park Street, Luton, Bedfordshire, LU1 3HG

Company registered number

03248392 (England & Wales)

Independent Auditors

MHA MacIntyre Hudson, Abbey Place, 24 - 28 Easton Street, High Wycombe, Buckinghamshire, HP11 1NT

Bankers

The Co-operative Bank, 80 Cornhill, London, EC3V 3NJ

Key Management Personnel

R Adamek
W Edwards
V Kreisson-White
J Martin
J O'Connor MBE
P Prosser
S Sinfield
D Waterson

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also directors of NOAH Enterprise for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS102);
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

DISCLOSURE OF INFORMATION TO AUDITORS

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all the steps that they ought to have taken as trustees in order to make them aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.

AUDITORS

The auditors, MHA MacIntyre Hudson, have indicated their willingness to continue in office. The Trustees will propose a motion re-appointing the auditors at a meeting of the trustees.

This report was approved by the Trustees on 18 November 2020 and signed on their behalf by:

Dr P J Ward
Trustee

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE NOAH ENTERPRISE

Opinion

We have audited the financial statements of The NOAH Enterprise (the 'charitable company') for the year ended 31 March 2020 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we

have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual report, other than the financial statements and our Auditors' report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- certain disclosures of trustees remuneration specified by law are not made; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

BIANCA SILVA BA ACA DChA (Senior Statutory Auditor) for and on behalf of:

MHA MacIntyre Hudson

Chartered Accountants
Statutory Auditors
Abbey Place
24-28 Easton Street
High Wycombe
HP11 1NT

Dated: 11 December 2020

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2020

| | | Unrestricted funds 2020 | Restricted funds 2020 | Total funds 2020 | As restated Total funds 2019 |
|------------------------------------|------|-------------------------------|-----------------------------|------------------------|---------------------------------------|
| | Note | £ | £ | £ | £ |
| Income from: | | | | | |
| Donations and legacies | 4 | 188,372 | - | 188,372 | 163,577 |
| Charitable activities | 5 | 1,709,158 | 238,294 | 1,947,452 | 1,762,615 |
| Investments | 6 | 360 | - | 360 | - |
| Total income | | 1,897,890 | 238,294 | 2,136,184 | 1,926,192 |
| Expenditure on: | | | | | |
| Raising funds | 7 | 37,263 | - | 37,263 | 38,197 |
| Charitable activities | 8 | 1,687,263 | 220,506 | 1,907,769 | 1,764,370 |
| Total expenditure | | 1,724,526 | 220,506 | 1,945,032 | 1,802,567 |
| Net income | | 173,364 | 17,788 | 191,152 | 123,625 |
| Transfers between funds | 17 | (11,122) | 11,122 | - | - |
| Net movement in funds | | 162,242 | 28,910 | 191,152 | 123,625 |
| Reconciliation of funds: | | | | | |
| Total funds brought forward | | 904,795 | 55,164 | 959,959 | 836,334 |
| Total funds carried forward | | 1,067,037 | 84,074 | 1,151,111 | 959,959 |

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 26 to 41 form part of these financial statements.

BALANCE SHEET AS AT 31 MARCH 2020

REGISTERED NUMBER: 03248392

| | | | 2020 | 2019 |
|--|------|------------------|------------------|---------|
| | Note | | £ | £ |
| Fixed assets | | | | |
| Tangible assets | 13 | | 391,758 | 387,593 |
| | | | <hr/> | <hr/> |
| | | | 391,758 | 387,593 |
| Current assets | | | | |
| Stocks | 14 | 33,164 | 20,319 | |
| Debtors | 15 | 234,094 | 396,941 | |
| Cash at bank and in hand | | 687,313 | 350,888 | |
| | | <hr/> | <hr/> | |
| | | 954,571 | 768,148 | |
| Creditors: amounts falling due within one year | 16 | (195,218) | (195,782) | |
| | | <hr/> | <hr/> | |
| Net current assets | | | 759,353 | 572,366 |
| | | | <hr/> | <hr/> |
| Total assets less current liabilities | | | 1,151,111 | 959,959 |
| | | | <hr/> | <hr/> |
| Total net assets | | | 1,151,111 | 959,959 |
| | | | <hr/> | <hr/> |
| Charity funds | | | | |
| Restricted funds | 17 | 84,074 | 55,164 | |
| Unrestricted funds | 17 | 1,067,037 | 904,795 | |
| | | <hr/> | <hr/> | |
| Total funds | | | 1,151,111 | 959,959 |
| | | | <hr/> | <hr/> |

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

However, an audit is required in accordance with section 144 of the Charities Act 2011.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with

respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the trustees on 18 November 2020 and signed on their behalf by:

Dr P J Ward

Trustee

Lord McKenzie

Trustee

The notes on pages 26 to 41 form part of these financial statements.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2020

| | 2020 £ | 2020 £ |
|---|-----------|-----------|
| Cash flows from operating activities (see note 22) | | |
| Net cash used in operating activities | 350,353 | (33,059) |
| Cash flows from investing activities | | |
| Proceeds from the sale of tangible fixed assets | 6,275 | - |
| Purchase of tangible fixed assets | (20,203) | (33,246) |
| Net cash used in investing activities | (13,928) | (33,246) |
| Cash flows from financing activities | | |
| Net cash provided by financing activities | - | - |
| Change in cash and cash equivalents in the year | 336,425 | (66,305) |
| Cash and cash equivalents at the beginning of the year | 350,888 | 417,193 |
| Cash and cash equivalents at the end of the year (see note 23) | 687,313 | 350,888 |

The notes on pages 26 to 41 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

1. General information

The charitable company is a company limited by guarantee. The members of the company are the Trustee's names on page 18. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company. The registered office is as listed on page 2.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The NOAH Enterprise meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charitable company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for

particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charitable company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charitable company to continue as a going concern. The Trustees make this assessment in respect of a period of one year from the date of approval of the financial statements. The Trustees have made this assessment in light of the Covid-19 pandemic and do not consider there to be any material implications on the going concern status of the charitable company.

2.4 Income

All income is recognised once the charitable company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy

exists when the charitable company has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charitable company, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

Where the donated good is a fixed asset, it is measured at fair value, unless it is impractical to measure this reliably, in which case the cost of the item to the donor should be used. The gain is recognised as income from donations and a corresponding amount is included in the appropriate fixed asset class and depreciated over the useful economic life in accordance with the charitable company's accounting policies.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the charitable company

which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

2.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charitable company to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charitable company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of financial activities over the expected useful lives of the assets concerned. Other grants are credited to the Statement of financial activities as the related expenditure is incurred.

2.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charitable company; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.8 Tangible fixed assets and depreciation

Tangible fixed assets costing £200 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following bases:

| | |
|---------------------------|----------------------------|
| Freehold property | - Not depreciated |
| Leasehold improvements | - 25% to 33% straight line |
| Motor vehicles | - 25% straight line |
| Furniture and equipment | - 25% to 33% straight line |
| Bespoke computer software | - 33% straight line |

2.9 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight line basis over the lease term.

2.10 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.11 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered.

Prepayments are valued at the amount prepaid net of any trade discounts due.

2.12 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.13 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charitable company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.14 Pensions

The charitable company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charitable company to the fund in respect of the year.

2.15 Financial instruments

The charitable company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The trustees do not consider there to be any material estimates applied in the preparation of the financial statements.

4. Income from donations and legacies

| | Unrestricted funds 2020 £ | Total funds 2020 £ | Total funds 2019 £ |
|-----------|--|---------------------------------------|-----------------------------|
| Donations | 188,372 | 188,372 | 163,577 |

5. Income from charitable activities

| | Unrestricted funds 2020 £ | Restricted funds 2020 £ | Total funds 2020 £ |
|-------------------------|--|--|---------------------------------------|
| Welfare services | 622,630 | 148,359 | 770,989 |
| Social enterprise | 742,606 | - | 742,606 |
| Training and employment | 343,922 | 89,935 | 433,857 |
| Total 2020 | 1,709,158 | 238,294 | 1,947,452 |

| | As restated Unrestricted funds 2019 £ | As restated Restricted funds 2019 £ | As restated Total funds 2019 £ |
|-------------------------|---|---|--|
| Welfare services | 490,327 | 106,335 | 596,662 |
| Social enterprise | 759,551 | - | 759,551 |
| Training and employment | 334,647 | 46,755 | 381,402 |
| Central funding | 25,000 | - | 25,000 |
| | 1,609,525 | 153,090 | 1,762,615 |

Restatement of 2019 figures:

During the year the Trustees and the Finance team undertook a review of the income received from local authorities. Upon review of this income it was concluded that the income was in fact a contract, rather than a grant. This has resulted in a change in treatment of the income from restricted funds to unrestricted funds in line with the requirements of the Charities SORP.

The overall value of the income recognised in 2019 has not been amended, nor has its allocation to a charitable activity changed. The impact of the restatement is to reclassify £477,456 of welfare services income from restricted funds to unrestricted funds.

6. Investment income

| | Unrestricted funds 2020 | Total funds 2020 | Total funds 2019 |
|-------------------|--|---------------------------------|------------------------|
| | £ | £ | £ |
| Investment income | 360 | 360 | - |

7. Expenditure on raising funds

Costs of raising voluntary income

| | Unrestricted funds 2020 | Total funds 2020 | Total funds 2019 |
|---------------|--|---------------------------------|------------------------|
| | £ | £ | £ |
| Raising funds | 37,263 | 37,263 | 38,197 |

8. Analysis of expenditure on charitable activities

Summary by fund type

| | Unrestricted funds 2020 | Restricted funds 2020 | Total funds 2020 |
|-------------------------|--|--------------------------------------|------------------------|
| | £ | £ | £ |
| Welfare services | 632,549 | 133,319 | 765,868 |
| Social enterprise | 821,186 | - | 821,186 |
| Training and employment | 233,528 | 87,187 | 320,715 |
| | 1,687,263 | 220,506 | 1,907,769 |

| | As restated Unrestricted funds 2019 | As restated Restricted funds 2019 | As restated Total funds 2019 |
|-------------------------|--|--|---------------------------------------|
| | £ | £ | £ |
| Welfare services | 448,136 | 146,411 | 594,547 |
| Social enterprise | 853,082 | - | 853,082 |
| Training and employment | 305,231 | 11,510 | 316,741 |
| Total 2019 as restated | 1,606,449 | 157,921 | 1,764,370 |

Restatement of 2019 figures:

During the year the Trustees and the Finance team undertook a review of the income received from local authorities. Upon review of this income it was concluded that the income was in fact a contract, rather than a grant. This has resulted in a change in treatment of the income from restricted funds to unrestricted funds in line with the requirements of the Charities SORP. This subsequently resulted in a change in the allocation of expenditure in relation to these contracts and as such expenditure of £352,284 has been restated from restricted funds to unrestricted funds.

In addition to the restatement of restricted expenditure, a review was also undertaken on the allocation of direct costs against each charitable activity. This has resulted in small changes being made to the allocation of costs for the prior year, none of which are material to the financial statements. There was no change made to the support cost allocation and this remains consistent with prior years.

Summary by expenditure type

| | Staff costs 2020 | Depreciation 2020 | Other costs 2020 | Total funds 2020 |
|-------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|
| | £ | £ | £ | £ |
| Welfare services | 494,533 | 2,041 | 269,294 | 765,868 |
| Social enterprise | 383,033 | 8,347 | 429,806 | 821,186 |
| Training and employment | 150,131 | 5,068 | 165,516 | 320,715 |
| | <hr/> 1,027,697 <hr/> | <hr/> 15,456 <hr/> | <hr/> 864,616 <hr/> | <hr/> 1,907,769 <hr/> |

| | As restated Staff costs 2019 | As restated Depreciation 2019 | As restated Other costs 2019 | As restated Total funds 2019 |
|-------------------------|---|--|---|---|
| | £ | £ | £ | £ |
| Welfare services | 409,200 | 1,436 | 183,911 | 594,547 |
| Social enterprise | 396,568 | 6,385 | 450,129 | 853,082 |
| Training and employment | 144,726 | 1,853 | 170,162 | 316,741 |
| | <hr/> 950,494 <hr/> | <hr/> 9,674 <hr/> | <hr/> 804,202 <hr/> | <hr/> 1,764,370 <hr/> |

9. Analysis of expenditure by activities

| | Activities undertaken directly 2020 | Support costs 2020 | Total funds 2020 |
|-------------------------|--|-----------------------------------|---------------------------------|
| | £ | £ | £ |
| Welfare services | 649,401 | 116,467 | 765,868 |
| Social enterprise | 704,719 | 116,467 | 821,186 |
| Training and employment | 262,480 | 58,235 | 320,715 |
| | <hr/> | <hr/> | <hr/> |
| | 1,616,600 | 291,169 | 1,907,769 |
| | <hr/> | <hr/> | <hr/> |

| | As restated Activities undertaken directly 2019 | Support costs 2019 | As restated Total funds 2019 |
|-------------------------|--|-----------------------------------|---|
| | £ | £ | £ |
| Welfare services | 453,009 | 141,538 | 594,547 |
| Social enterprise | 711,544 | 141,538 | 853,082 |
| Training and employment | 245,971 | 70,770 | 316,741 |
| | <hr/> | <hr/> | <hr/> |
| Total 2019 as restated | 1,410,524 | 353,846 | 1,764,370 |
| | <hr/> | <hr/> | <hr/> |

Analysis of direct costs

| | Welfare services 2020 | Social services 2020 | Training and employment 2020 | Total funds 2020 |
|-----------------------------|--------------------------------------|-------------------------------------|---|---------------------------------|
| | £ | £ | £ | £ |
| Staff costs | 444,375 | 332,875 | 125,052 | 902,302 |
| Depreciation | 2,041 | 8,347 | 5,068 | 15,456 |
| Direct costs | 53,533 | 235,488 | 1,841 | 290,862 |
| Professional and legal fees | - | 2,670 | - | 2,670 |
| Premises | 117,450 | 87,643 | 35,151 | 240,244 |
| Finance charges | - | 6,358 | - | 6,358 |
| Marketing and promotion | 1,230 | 3,952 | - | 5,182 |
| Office facilities | 13,742 | 14,575 | 8,506 | 36,823 |
| Agency staff | 524 | 1,440 | 81,565 | 83,529 |
| Other staff costs | 16,506 | 11,371 | 5,297 | 33,174 |
| | <hr/> | <hr/> | <hr/> | <hr/> |
| | 649,401 | 704,719 | 262,480 | 1,616,600 |
| | <hr/> | <hr/> | <hr/> | <hr/> |

| | As restated Welfare services 2019 £ | As restated Social enterprise 2019 £ | As restated Training and employment 2019 £ | As restated Total funds 2019 £ |
|-----------------------------|---|--|--|--|
| Staff costs | 344,323 | 331,691 | 112,287 | 788,301 |
| Depreciation | 1,396 | 6,345 | 1,833 | 9,574 |
| Direct costs | 35,462 | 223,362 | 362 | 259,186 |
| Professional and legal fees | - | 673 | - | 673 |
| Premises | 46,947 | 109,374 | 32,726 | 189,047 |
| Finance charges | - | 9,337 | - | 9,337 |
| Marketing and promotion | 178 | 7,067 | 534 | 7,779 |
| Office facilities | 7,390 | 17,262 | 11,656 | 36,308 |
| Agency staff | 804 | - | 84,079 | 84,883 |
| Other staff costs | 16,509 | 6,433 | 2,494 | 25,436 |
| Total 2019 as restated | 453,009 | 711,544 | 245,971 | 1,410,524 |

Analysis of support costs

| | Welfare services 2020 £ | Social enterprise 2020 £ | Training and employment 2020 £ | Total funds £ |
|---------------------------------|----------------------------------|-----------------------------------|---|---------------------|
| Staff costs | 50,158 | 50,158 | 25,079 | 125,395 |
| Office facilities | 8,277 | 8,277 | 4,138 | 20,692 |
| Finance charges | 913 | 913 | 457 | 2,283 |
| Insurance | 4,149 | 4,149 | 2,075 | 10,373 |
| Marketing and promotion | 313 | 313 | 157 | 783 |
| Professional and legal fees | 1,001 | 1,001 | 501 | 2,503 |
| Miscellaneous | 3,081 | 3,081 | 1,540 | 7,702 |
| Governance | 10,735 | 10,735 | 5,368 | 26,838 |
| Agency staff | 29,699 | 29,699 | 14,849 | 74,247 |
| Other staff and volunteer costs | 8,141 | 8,141 | 4,071 | 20,353 |
| | 116,467 | 116,467 | 58,235 | 291,169 |

| | Welfare services 2019 £ | Social enterprise 2019 £ | Training and employment 2019 £ | Total funds 2019 £ |
|---------------------------------|-------------------------------|--------------------------------|--------------------------------------|--------------------------|
| Staff costs | 64,877 | 64,877 | 32,439 | 162,193 |
| Depreciation | 40 | 40 | 20 | 100 |
| Office facilities | 6,431 | 6,431 | 3,216 | 16,078 |
| Finance charges | 2,357 | 2,357 | 1,178 | 5,892 |
| Insurance | 3,951 | 3,951 | 1,976 | 9,878 |
| Marketing and promotion | 818 | 818 | 409 | 2,045 |
| Professional and legal fees | 17,830 | 17,830 | 8,915 | 44,575 |
| Miscellaneous | 2,184 | 2,184 | 1,092 | 5,460 |
| Governance | 7,642 | 7,642 | 3,821 | 19,105 |
| Agency staff | 32,892 | 32,892 | 16,446 | 82,230 |
| Other staff and volunteer costs | 2,516 | 2,516 | 1,258 | 6,290 |
| | <u>141,538</u> | <u>141,538</u> | <u>70,770</u> | <u>353,846</u> |

Support costs are allocated to each charitable activity on the following basis:

Welfare services - 40%

Social enterprise - 40%

Training and employment - 20%

10. Auditors' remuneration

| | 2020 £ | 2019 £ |
|--|---------------|-----------|
| Fees payable to the charitable company's auditor for the audit of the charitable company's annual accounts | 12,000 | 8,225 |
| Fees payable to the charitable company's auditor in respect of: | | |
| Under provision for 2019 audit | 4,560 | - |
| All non-audit services not included above | 2,500 | 2,500 |

11. Staff costs

| | 2020 No. | 2019 £ |
|--|-------------------------|----------------|
| Wages and salaries | 880,486 | 800,296 |
| Social security costs | 120,592 | 131,050 |
| Contribution to defined contribution pension schemes | 26,619 | 19,148 |
| | <u>1,027,697</u> | <u>950,494</u> |

Redundancy payments were made during the year of £2,228. There were no outstanding payments due at the balance sheet date.

The average number of persons employed by the charitable company during the year was as follows:

| | 2020 No. | 2019 £ |
|-------------------|-------------|-----------|
| Academy services | 6 | 4 |
| Welfare services | 25 | 18 |
| Social enterprise | 20 | 24 |
| | <hr/> | <hr/> |
| | 51 | 46 |
| | <hr/> | <hr/> |

No employee received remuneration amounting to more than £60,000 in either year.

Remuneration and benefits received by key management personnel was £279,821 (2019: £270,029).

12. Trustees' remuneration and expenses

During the year, no trustees received any remuneration or other benefits (2019 - £NIL).

During the year ended 31 March 2020, expenses totalling £163 were reimbursed or paid directly to 1 trustee (2019 - £149 to 1 trustee) by the charity for costs incurred in carrying out their duties.

13. Tangible fixed assets

| | Freehold property £ | Leasehold property £ | Motor vehicles £ | Furniture and fittings £ | Computer equipment £ | Total £ |
|--------------------------|---------------------------|----------------------------|------------------------|--------------------------------|----------------------------|------------|
| Cost or valuation | | | | | | |
| At 1 April 2019 | 352,250 | 104,136 | 122,846 | 169,361 | 19,353 | 767,946 |
| Additions | - | - | - | 19,079 | 1,124 | 20,203 |
| Disposals | - | - | (65,512) | - | (1,308) | (66,820) |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| At 31 March 2020 | 352,250 | 104,136 | 57,334 | 188,440 | 19,169 | 721,329 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Depreciation | | | | | | |
| At 1 April 2019 | - | 104,136 | 122,846 | 137,723 | 15,648 | 380,353 |
| Charge for the year | - | - | - | 13,170 | 2,287 | 15,457 |
| On disposals | - | - | (65,512) | - | (727) | (66,239) |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| At 31 March 2020 | - | 104,136 | 57,334 | 150,893 | 17,208 | 329,571 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Net book value | | | | | | |
| At 31 March 2020 | 352,250 | - | - | 37,547 | 1,961 | 391,758 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| At 31 March 2019 | 352,250 | - | - | 31,638 | 3,705 | 387,593 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |

Included in freehold property is freehold land at valuation of £350,000 which is not depreciated.

The freehold property was valued as at 1 April 2015 by an external valuer, Kirkby Diamond, a regulated firm of Chartered Surveyors. The valuation was undertaken on a fair value basis assuming vacant possession.

The charitable company has adopted a policy of revaluation for tangible fixed assets. Had these assets been measured at historic cost, the carrying values would have been as follows:

| | 2020 | 2019 |
|-------------------|--------------|-------|
| | £ | £ |
| Freehold property | 2,250 | 2,250 |

14. Stocks

| | 2020 | 2019 |
|-------------------------------------|---------------|--------|
| | £ | £ |
| Finished goods and goods for resale | 33,164 | 20,319 |

15. Debtors

| | 2020 | 2019 |
|--------------------------------|----------------|---------|
| | £ | £ |
| Due within one year | | |
| Trade debtors | 13,535 | 98,163 |
| Other debtors | 100,546 | 159,178 |
| Prepayments and accrued income | 120,013 | 139,600 |
| | 234,094 | 396,941 |

16. Creditors: Amounts falling due within one year

| | 2020 | 2019 |
|------------------------------------|----------------|---------|
| | £ | £ |
| Trade creditors | 44,303 | 60,759 |
| Other taxation and social security | 17,929 | 17,239 |
| Other creditors | 17,808 | 6,348 |
| Accruals and deferred income | 115,178 | 111,436 |
| | 195,218 | 195,782 |

| | | |
|--|-----------------|----------|
| Deferred income at 1 April 2019 | 54,666 | 16,185 |
| Resources deferred during the year | 51,010 | 54,666 |
| Amounts released from previous periods | (54,666) | (16,185) |
| | 51,010 | 54,666 |

Deferred income relates to grants received in advance of entitlement to the income.

17. Statement of funds

Statement of funds - current year

| | Balance at 1 April 2019 £ | Income £ | Expenditure £ | Transfers in/out £ | Balance at 31 March 2020 £ |
|---------------------------------------|---------------------------------|------------------|--------------------|--------------------------|-------------------------------------|
| Unrestricted funds | | | | | |
| Reserves | 554,795 | 1,897,890 | (1,724,526) | (11,122) | 717,037 |
| Revaluation Reserve | 350,000 | - | - | - | 350,000 |
| | 904,795 | 1,897,890 | (1,724,526) | (11,122) | 1,067,037 |
| Restricted funds | | | | | |
| Grants for work with homeless | 15,692 | 13,039 | (35,927) | 7,196 | - |
| Grants for training and employment | 39,472 | 13,685 | (37,965) | - | 15,192 |
| Irish Government: DFAT: | | | | | |
| Revenue | - | 53,500 | (55,514) | 2,014 | - |
| Big Lottery Fund | - | 76,250 | (49,222) | - | 27,028 |
| EU Settlement Scheme | - | 39,966 | (41,878) | 1,912 | - |
| Medical centre | - | 41,854 | - | - | 41,854 |
| | 55,164 | 238,294 | (220,506) | 11,122 | 84,074 |
| Total of funds | 959,959 | 2,136,184 | (1,945,032) | - | 1,151,111 |

Statement of funds - prior year

| | Balance at 1 April 2018 £ | As restated Income £ | As restated Expenditure £ | Transfers in/out £ | Balance at 31 March 2019 £ |
|---------------------------|---------------------------------|----------------------------|---------------------------------|--------------------------|-------------------------------------|
| Unrestricted funds | | | | | |
| Reserves | 435,114 | 1,774,802 | (1,644,646) | (10,475) | 554,795 |
| Revaluation reserve | 350,000 | - | - | - | 350,000 |
| | 785,114 | 1,774,802 | (1,644,646) | (10,475) | 904,795 |

Statement of funds - prior year (continued)

| | Balance at 1 April 2018 £ | As restated Income £ | As restated Expenditure £ | Transfers in/out £ | Balance at 31 March 2019 £ |
|------------------------------------|---------------------------------|----------------------------|---------------------------------|--------------------------|-------------------------------------|
| Restricted funds | | | | | |
| Grants for work with homeless | 27,718 | 47,500 | (59,526) | - | 15,692 |
| Grants for social enterprise | 18,975 | - | (18,975) | - | - |
| Grants for training and employment | 4,527 | 46,455 | (11,510) | - | 39,472 |
| Irish Government: DFAT: | | | | | |
| Revenue | - | 57,435 | (67,910) | 10,475 | - |
| | 51,220 | 151,390 | (157,921) | 10,475 | 55,164 |
| Total of funds | 836,334 | 1,926,192 | (1,802,567) | - | 959,959 |

Unrestricted funds represent amounts expendable at the discretion of the Trustees in furtherance of the charity's objects. Although legally expendable at the discretion of the Trustees, not all unrestricted funds are available for immediate or general expenditure.

Unrestricted funds in excess of the amount required by the reserves policy may also be designated by the Trustees from time to time. Of the £1,067,037 unrestricted funds, £391,758 is represented by fixed assets, leaving £675,279 of free reserves.

The revaluation reserve represents land and buildings held by the charitable company.

Where income is given for a specific purpose, the funds are classified as restricted, and are only expendable for that particular purpose.

Amounts which are committed to future expenditure, or invested in assets that cannot be realised in the normal course of events, and that are therefore unavailable for other purposes, are designated to distinguish them from general funds.

Further information on the purposes for which restricted funds are given:

Luton Borough Council funds NOAH's Welfare Centre and resettlement programme.

Department of Communities and Local Government funds NOAH's welfare and social enterprise activities. The Department of Foreign Affairs and Trade (DFAT) acts on behalf of the Irish Government and distributes funds to organisations involved in the provision of support and advisory services which benefit Irish people in Britain. The restricted revenue grant to NOAH is given for the running of the Welfare Centre while the capital grant was for project costs relating to the redevelopment or replacement of the Welfare Centre building.

The Medical Centre fund relates to the replacement of this facility within the current centre, in order to continue as a key support for homeless people.

18. Analysis of net assets between funds

Analysis of net assets between funds - current period

| | Unrestricted funds 2020 £ | Restricted funds 2020 £ | Total funds 2020 £ |
|-------------------------------|------------------------------------|----------------------------------|-----------------------------|
| Tangible fixed assets | 391,758 | - | 391,758 |
| Current assets | 870,497 | 84,074 | 954,571 |
| Creditors due within one year | (195,218) | - | (195,218) |
| Total | 1,067,037 | 84,074 | 1,151,111 |

Analysis of net assets between funds - prior period

| | Unrestricted funds 2019 £ | Restricted funds 2019 £ | Total funds 2019 £ |
|-------------------------------|------------------------------------|----------------------------------|-----------------------------|
| Tangible fixed assets | 387,593 | - | 387,593 |
| Current assets | 712,984 | 55,164 | 768,148 |
| Creditors due within one year | (195,782) | - | (195,782) |
| Total | 904,795 | 55,164 | 959,959 |

19. Pension commitments

The charitable company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pen-

sion cost charge represents contributions payable by the charity to the fund. £4,875 (2019 - £2,989) were payable to the fund at the balance sheet date and are included in creditors.

20. Operating lease commitments

At 31 March 2020 the charitable company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

| | 2020 £ | 2019 £ |
|--|---------------|-----------|
| Not later than 1 year | 27,313 | 17,545 |
| Later than 1 year and not later than 5 years | 22,324 | 30,000 |
| | 49,637 | 47,545 |

The following lease payments have been recognised as an expense in the Statement of financial activities:

| | 2020 £ | 2019 £ |
|-------------------------|---------------|-----------|
| Operating lease rentals | 30,844 | 48,282 |

21. Related party transactions

There were no related party transactions during the year (2019 - none).

22. Reconciliation of net movement in funds to net cash flow from operating activities

| | 2020 £ | 2019 £ |
|--|-----------------|-----------|
| Net income for the period (as per Statement of Financial Activities) | 191,152 | 123,625 |
| Adjustments for: | | |
| Depreciation charges | 15,457 | 9,673 |
| Gain on the sale of fixed assets | (5,694) | - |
| Decrease/(increase) in stocks | (12,845) | 5,850 |
| Decrease/(increase) in debtors | 162,847 | (212,660) |
| Increase/(decrease) in creditors | (564) | 40,453 |
| Net cash provided by/(used in) operating activities | 350,353 | (33,059) |

23. Analysis of cash and cash equivalents

| | 2020 £ | 2019 £ |
|--|----------------|-----------|
| Cash in hand | 687,313 | 350,888 |
| Total cash and cash equivalents | 687,313 | 350,888 |

24. Analysis of Net Debt

| | At 1 April 2019 £ | Cash flows £ | At 31 March 2020 £ |
|--------------------------|-------------------------|-----------------|--------------------------|
| Cash at bank and in hand | 350,888 | 336,425 | 687,313 |
| | 350,888 | 336,425 | 687,313 |



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